

Exhibit 1

November 27, 2007

TransUnion Consumer Solutions
P.O.Box 2000
Chester, PA 19022-2000

To Whom It May Concern:

Enclosed is a copy of the complaint that I (Larry Floyd ssn [REDACTED], dob [REDACTED])

will file under a Breach of Contract with the Circuit Court of Cook County, Illinois

I am provide you with an opportunity first to review and correct any all misleading

derogatory that was placed on my credit report without a full investigation to determine

the completeness and truthness of the source.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT ME AT 773 333 1576.

Thank you for your prompt attention to this matter.

Sincerely,



Larry Floyd
815 N. Harlem
Oak Park, IL 60302

Complaint-Verified (This form replaces CCMD-8A)

CCM N008-50M-2/25/05()

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

LARRY FLOYD

<hr/> Plaintiff(s) v. <hr/> Defendant(s)	}	No. <u>20071207385</u> Contract _____ Amount Claimed \$ <u>5,000</u> Return Date <u>1-2-08</u>
--	---	---

COMPLAINT

The Plaintiff(s) claim(s) as follows:

I, Larry Floyd bring this complaint for injunctive and declaratory relief pursuant to section 611[15USC1681i(a)] of the Fair Credit Reporting Act in that Trans Union,LLC has place adverse action on my credit and has refuse to check for completeness and accuracy of the information that is in there repository.

- (1) July 7,2000 Chapter 7 Bankruptcy account #200191815 amount \$0 incorrectly reported on credit report.
- (2) Mortgage account #466700246 amount \$868 incorrectly reported on credit report.
- (3) Dec 2006 account #748xxxx amount \$665 incorrectly reported on credit report.
- (4) Jan 2006 account 5xxxx amount \$908 incorrectly reported on credit report.
- (5) Recent slow payment history, and insufficient number of satisfactory trades. Lack of sufficient installment credit history.

I AM REQUESTING THAT THE COURTS COMPEL TRANS UNION, LLC TO REMOVE ALL OF THE ABOVE LISTED DEROGATORY.

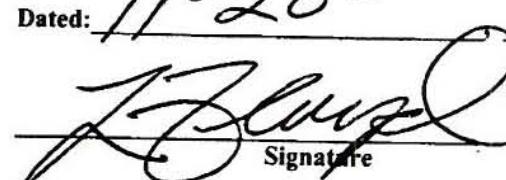
I, LARRY FLOYD, (Name) certify that I am the (Name of Attorney if applicable) plaintiff in the above entitled action. The allegations in this complaint are true.

Atty. No.: _____

Pro Se 99500

Dated: 11-20-07

Atty. (or Pro Se Plaintiff): _____

Name: LARRY FLOYDAddress: 815 N HARLEMCity/State/Zip: OAK PARK, IL. 60302Telephone: 773 858 1079


Signature

Under penalties as provided by law pursuant to 735 ILCS 5/1-109 the abovesigned certifies that the statements set forth herein are true and correct.

DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

ORIGINAL COURT FILE

2007/01/14/2007 2220 Sec. of State

2121 - Alias Served 2221 - Alias Not Served 2621 - Alias Sec. of State

Summons (This form replaces CCM 0646, CCM1 0646, CCM1 0651, CCMD 0648, and CCMD 0649-2 thru 6) CCM N649-100M-2/03/06 ()

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
MUNICIPAL DISTRICT

Name All Parties

Larry Floyd

Plaintiff(s)

v.

Translational Consulting Services

Defendant(s)

555 N. High St. C/o T. C. T. 60611

Address of Defendant(s)

Case No. 2007/207385

Amount Claimed: \$ 5,000.00

Appearance Filing/Return Date: 1-2-08

Status Date: _____

Trial Date: _____

Time: _____ Room: _____

SUMMONS

To each Defendant:

YOU ARE SUMMONED and required:

1. To file your written appearance by yourself or your attorney and pay the required fee in:

District 1: Richard J. Daley Center; 50 West Washington, Room 602; Chicago, IL 60602
 District 2: 5600 Old Orchard Rd., Rm 136; Skokie, IL 60077 District 5: 10220 S. 76th Ave., Rm 121; Bridgeview, IL 60455
 District 4: 1500 Maybrook Dr., Rm 236; Maywood, IL 60153

on 1-7-08, between the hours of 8:30 a.m. and 2:30 p.m.;

District 3: 2121 Euclid, Rm 121; Rolling Meadows, IL 60008 District 6: 16501 S. Kedzie Pkwy., Rm 119; Markham, IL 60428
on _____, before 9:00 a.m.

2. File your answer to the complaint before 9:00 a.m. as required by the applicable subsections of Paragraph 3 or 4 in the NOTICE TO THE DEFENDANT on the reverse side.

IF YOU FAIL TO DO SO, A JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED IN THE COMPLAINT, A COPY OF WHICH IS HERETO ATTACHED.

To the officer:

This summons must be returned by the officer or other person to whom it was given for service, with endorsement of service and fees, if any, immediately after service, and not less than 3 days before the day for appearance. If service cannot be made, this summons shall be returned so endorsed.

This summons may not be served later than 3 days before the day for appearance.

THERE WILL BE A FEE TO FILE YOUR APPEARANCE. SEE FEES ON THE REVERSE SIDE OF THIS FORM.

Atty. No.: 140-56

Name: Larry Floyd

Atty. for:

Address: 555 N. High St. C/o T. C. T. 60611

City/State/Zip: Oak Park IL 60303

Telephone: 708 855 1079

WITNESS, _____

DOROTHY BROWN Nov 2007

DOROTHY BROWN, Circuit Court Clerk

Date of Service: _____

(To be inserted by officer on copy left with Defendant or other person)

SEE REVERSE SIDE

Service by Facsimile Transmission will be accepted at:

(Area Code) (Facsimile Telephone Number)

DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

815 N Franklin
Oak Park, IL 60302

Document 10-2

Filed 01/14/2008

Page 5 of 5

CAROL STREAM IL 601

27 NOV 2007 PM 1 T



TRANSUnion CONSUMER Solutions
P.O. Box 2000
Chester, PA 19022-2000